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Robert D. Summers, Reg. No. 57,844

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR ACCOUNT
MANAGEMENT

Attorney Docket No: 10022-349

Examiner: Agwumezie, Charles C.

Group Art Unit: 3621

Confirmation No.: 2126

AMENDMENT AND RESPONSE TO OFFICE ACTION

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Assignee has timely filed the following amendments and response to the Final Office Action mailed April 30, 2008. Assignee respectfully request reconsideration and allowance of the present claims in view of the following remarks and amendments.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 15 of this response.